

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
M&T BANK

In Re:  
Raymond Raletz a/k/a RAYMOND T  
RALETZ, a/k/a RAYMOND T RALETZ,  
Jr., a/k/a RAYMOND T RALETZ, Jr.  
Debtor



Order Filed on September 14, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey


Case No.: 23-16240 ABA

Judge: Andrew B. Altenburg

### **CONSENT ORDER RESOLVING TREATMENT OF SECURED CREDITOR'S CLAIM**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 14, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtors: Raymond Raletz a/k/a RAYMOND T RALETZ, a/k/a RAYMOND T RALETZ, Jr. a/k/a RAYMOND T RALETZ, Jr.

Case No: 23-16240 ABA

Caption of Order: CONSENT ORDER RESOLVING TREATMENT OF SECURED CREDITOR'S CLAIM

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon for property known as 27 Windemere Drive, Sicklerville, NJ, 08081. This Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr. Esq., attorney for Debtor, and for good cause having been shown.

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditors Claim shall be unaffected by the Chapter 13 Plan; and

It is further **ORDERED, ADJUDGED and DECREED** that payments to Secured Creditor are to be paid outside of plan per the terms of the note and mortgage; and

It is further **ORDERED, ADJUDGED and DECREED** the loan shall remain escrowed; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition funds may be applied to amounts due pre-petition and same shall not be a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall not be paid by the Chapter 13 Trustee.

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

Dated: 9/11/2023

I hereby agree and consent to the above terms and conditions:

/s/ Mitchell L. Chambers, Jr.

Mitchell L. Chambers Jr. ESQ., ATTORNEY FOR DEBTOR

Dated: 9/12/2023

In re:  
Raymond Raletz  
Debtor

Case No. 23-16240-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 14, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2023:

Recip ID	Recipient Name and Address
db	+ Raymond Raletz, 27 Windemere Drive, Sicklerville, NJ 08081-3025

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Mitchell L Chambers, Jr.	on behalf of Debtor Raymond Raletz ecfbc@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4